



Office of Peace and Justice
CONGREGATION OF DIVINE PROVIDENCE
St. Anne Convent,
Melbourne, Ky. 41059

November 11, 1997

Cynthia L. Johnson, Director
Cash Management Policy and Planning Division
Financial Management Service
U.S. Department of the Treasury
401 14th Street, SW, Room 420
Washington, DC 20227

Dear Ms. Johnson:

I want to share my concerns regarding the Electronic Funds Transfer which requires that all federal cash payments, with the exception of income tax returns, be paid by electronic transfer beginning January 1, 1999. Because many recipients are without bank accounts, there are going to be serious problems in their receiving payments.

I understand that recipients have four ways of responding to this new procedure; however, each of these ways has drawbacks. People eligible for funds need advice and guidance from people they trust. Unfortunately, such trustworthy guides are not readily available in many cases.

We can see many chances that needy persons losing their benefits. Let us hope that the Department of the Treasury can come up with viable solutions for thwarting the unscrupulous opportunist and to make sure all recipients are aware of this modified mode of payment.

Sincerely,

Sister Catherine M. Holtkamp, CDP

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Director - Office of Peace and Justice

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